

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Patricia A Conner  
Debtor(s)

Case No. 15-04537-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-4  
Date Rcvd: Dec 01, 2020

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2020:**

Recip ID	Recipient Name and Address
db	+ Patricia A Conner, 3318 White Deer Pike, New Columbia, PA 17856-9261
4711397	ATIRACREDIT MASTERCARD, PO BOX 10415, DES MOINES, IA 50306-0415
4711398	BOSCOV'S, PO BOX 71106, CHARLOTTE, North Carolina 28272-1106
4711402	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, HOME DEPOT CREDIT SERVICES, PO BOX 182676, COLUMBUS, OH 43218-2676
4711405	KOST TIRE & AUTO SERVICE, CREDIT FIRST N.A., PO BOX 81344, CLEVELAND, OH 44188-0344
4711409	QUICKEN LOANS INC, PO BOX 6577, CAROL STREAM, IL 60197-6577
4711420	+ RHEAM LAW, P.C., 533 NORTH DERR DRIVE, LEWISBURG, PA 17837-1001
4711411	+ SANTANDER CARD SERVICES, PO BOX 12768, READING, PA 19612-2768
4711414	SUNOCO, INC, PO BOX 689155, DES MOINES, Iowa 50368-9155
4759439	+ TMG Financial Services, PO Box 14542, Des Moines, IA 50306-3542
4711416	UNION PLUS CREDIT CARD, PO BOX 71104, CHARLOTTE, NC 28272-1104
4711417	VALERO, DSRM NATIONAL BANK, PO BOX 300, AMARILLO, TX 79105-0300

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4711399	EDI: RMSC.COM	Dec 02 2020 00:13:00	CARE CREDIT/SYNCHRONY BANK, PO BOX 960061, ORLANDO, Florida 32896-0061
4738992	+ Email/Text: bncmail@w-legal.com	Dec 01 2020 19:20:00	Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4733388	+ EDI: CRFRSTNA.COM	Dec 02 2020 00:13:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
4711400	EDI: DISCOVER.COM	Dec 02 2020 00:13:00	DISCOVER, PO BOX 71084, CHARLOTTE, North Carolina 28272-1084
4717145	+ EDI: DISCOVER.COM	Dec 02 2020 00:13:00	Discover Bank, Discover Products Inc, POB 3025, New Albany Ohio 43054-3025
4711403	+ Email/Text: bankruptcy@huntington.com	Dec 01 2020 19:20:00	HUNTINGTON NATIONAL BANK, 2361 MORSE ROAD, COLUMBUS, OH 43229-5856
4711404	Email/Text: assetrecovery@jerseyshorefcu.org	Dec 01 2020 19:19:00	JERSEY SHORE FEDERAL CREDIT UNION, 1434 NEW ROAD, NORTHFIELD, NJ 08225
4711413	EDI: JPMORGANCHASE	Dec 02 2020 00:13:00	SLATE FROM CHASE, PO BOX 15123, WILMINGTON, Delaware 19850-5123
4711406	EDI: RMSC.COM	Dec 02 2020 00:13:00	LOWES/SYNCHRONY BANK, PO BOX 530914, ATLANTA, Georgia 30353-0914
4750482	+ EDI: MID8.COM	Dec 02 2020 00:13:00	Midland Credit Management, Inc., as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4711407	EDI: AGFINANCE.COM		

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4743505	EDI: PRA.COM	Dec 02 2020 00:13:00	ONEMAIN FINANCIAL, PO BOX 183172, COLUMBUS, Ohio 43218-3172
4711408	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 02 2020 00:13:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4726049	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 01 2020 19:20:00	QUICKEN LOANS INC, 1050 WOODWARD AVE, DETROIT, MI 48226-1906
4711410	EDI: RMSC.COM	Dec 01 2020 19:20:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
4711412	EDI: CITICORP.COM	Dec 02 2020 00:13:00	SAM'S CLUB/SYNCHRONY BANK, PO BOX 530942, ATLANTA, GA 30353-0942
4711415	EDI: WTRRN BANK.COM	Dec 02 2020 00:13:00	SEARS CREDIT CARDS, PO BOX 183082, COLUMBUS, Ohio 43218-3082
4740160	+ Email/Text: bncmail@w-legal.com	Dec 02 2020 00:13:00	TARGET CARD SERVICES, PO BOX 660170, DALLAS, Texas 75266-0170
4714142	+ Email/Text: bankruptcy@huntington.com	Dec 01 2020 19:20:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
		Dec 01 2020 19:20:00	The Huntington National Bank, P.O. Box 89424, Cleveland, OH 44101-6424

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4711401	*	DISCOVER, PO BOX 71084, CHARLOTTE, North Carolina 28272-1084

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2020                      Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2020 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Daniel J. Rheam	on behalf of Debtor 1 Patricia A Conner court@rheamlaw.com
James Warmbrodt	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com

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John F Goryl	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Joshua I Goldman	on behalf of Creditor Quicken Loans Inc. josh.goldman@padgettlawgroup.com kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Thomas I Puleo	on behalf of Creditor Quicken Loans Inc. tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1	<b>Patricia A Conner</b>	Social Security number or ITIN	xxx-xx-2075
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: <b>4:15-bk-04537-RNO</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Patricia A Conner

12/1/20**By the court:** Robert N. Opel II  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**